

## **Determinan net interest margin (NIM) bank umum konvensional Indonesia 2009-2014 = Determinant of net interest margin (NIM) of Indonesian commercial banks 2009-2014**

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### **Abstrak**

Penelitian ini bertujuan untuk menganalisis determinan net interest margin (NIM) pada bank umum konvensional Indonesia selama periode 2009 - 2014 menggunakan regresi data panel dengan Fixed Effect Model (FEM). Net interest margin (NIM) Indonesia merupakan yang tertinggi di antara beberapa negara ASEAN lainnya yang mendingikasikan inefisiensi dan tingginya biaya intermediasi perbankan Indonesia. Determinan NIM diklasifikasikan menjadi variabel bankspecific, industry-specific, dan makroekonomi. Hasil penelitian sejalan dengan penelitian sebelumnya yaitu bahwa net interest margin (NIM) bank umum konvensional Indonesia dipengaruhi oleh tingkat risk aversion bank, likuiditas, jumlah transaksi, implicit interest payment, efisiensi operasional, efisiensi manajemen, struktur dan konsentrasi pasar perbankan, pertumbuhan GDP riil, dan volatilitas suku bunga.

.....This study aims to analyze the determinants of net interest margin (NIM) in Indonesian commercial banks over the period of 2009 - 2014 using panel data regression with Fixed Effect Model (FEM). NIM of Indonesian banking is the highest among some other ASEAN countries which indicates inefficiency and high intermediation cost. The determinants of NIM are classified into bank-specific, industry-specific, and macroeconomic variables.

The results show consistent findings from previous studies. It found that NIM in the Indonesian commercial banks affected by level of bank risk aversion, liquidity, transaction size, implicit interest payment, operational efficiency, management efficiency, market structure and concentration, real GDP growth, and volatility of interest rates.